IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: § Confirmation Number: Sheldon H. Foss JR. § 8255

Serial No.: \$ Group Art Unit: \$ 3694

10/645,949 § Examiner:

August 22, 2003 § Swartz, Jamie H

Title: SYSTEM FOR PROVIDING A
CHECKLESS CHECKING

SYSTEM FOR PROVIDING A
O3001.1010

ACCOUNT

PRELIMINARY AMENDMENT AS RESPONSE TO OFFICE ACTION, FILED IN CONJUNCTION WITH A REQUEST FOR CONTINUED EXAMINATION

Mail Stop Non-Fee Amendment Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

To the Office:

Applicant's attorneys are now in receipt of an Official Communication from the USPTO that was mailed on October 9, 2008 in the form of a final office action (the Office Action). The Office has indicated that claims 3-19 are pending and has presented rejections for each of the pending claims.

In response to the Office Action, the applicant presents the following preliminary amendment, along with a request for continued examination, presenting amendments to the claims which, in view of the following remarks supports the allowance of the amended claims. Further, a request for a one month extension of time is also being filed with this request.